

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF NORTH CAROLINA
SHELBY DIVISION**

IN THE MATTER OF:

James Nile Wilson, Jr.
Cynthia Ivester Wilson
142 Reep Rd.
Kings Mountain, NC 28086
Chapter 11 Case
Court No.: 08-40509
File Date: 3 August 2008
SSN: --- -- 5537 & --- -- 9195
Our File No.: 12605-WG

Contested Case: Ford Motor Credit Company v Wilson

Court Date: Friday, September 26, 2008 at 9:30 a.m.

Location: Courtroom #5, Cleveland County Courthouse, Shelby

**OBJECTION TO MOTION FOR RELIEF FROM STAY
OBJECTION TO MOTION FOR ADEQUATE PROTECTION (IF APPLICABLE)
AND
REQUEST FOR A PRELIMINARY HEARING**

COME NOW THE ABOVE-NAMED DEBTORS, by and through their attorney of record, pursuant to Section 362 of Title 11 of the United States Code and Rule 9013-1 of the Local Bankruptcy Rules for the United States Bankruptcy Court for the Western District of North Carolina, and hereby file this objection to the motion for relief from stay filed in this case and move the court for a preliminary hearing on all issues raised by the allegations in this case and for a subsequent final hearing on all of the said issues and allegations. The debtors also deny for the purposes of this response that the movant has established sufficient legal grounds to justify the entry of an order granting it relief from the automatic stay.

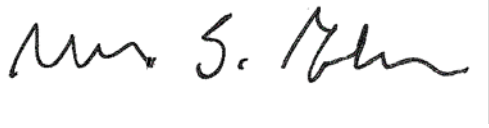
The attorney for the debtors also shows unto the court that he is filing this objection to preserve the rights of the debtors to a court hearing in this matter and that he reserves the right to file an amended response after he has had an opportunity to personally meet with the debtors for the purpose of reviewing the specific allegations in the said motion.

WHEREFORE, THE DEBTORS HAVING RESPONDED TO THE MOTION FOR RELIEF FILED HEREIN FOR THE PURPOSE OF RESERVING THEIR RIGHT TO HEARING BEFORE THE COURT RESPECTFULLY PRAY OF THE COURT AS FOLLOWS:

A. That the debtors be granted a **preliminary hearing** on all issues raised by the pleadings in this case;

B. That the debtors have such other and further relief as to the court may seem just and proper.

Dated this the 8th day of September 2008.

A handwritten signature in black ink, appearing to read "W.S. Gardner", is written over a horizontal line. A vertical line extends downwards from the right side of the signature.

William S. Gardner
Gardner Law Offices
Attorney for the Debtor
P.O. Box 1000, Shelby, NC 28151-1000
N.C. State Bar No. 32684
(704) 487-0616/Fax (888) 870-1644
e-mail: bgardner@maxgardner.com

CERTIFICATE OF SERVICE

WILLIAM S. GARDNER, attorney of record in this case for the debtors, hereby certifies to the court as follows:

1. I am not a party to this case;
2. I am not less than 18 years of age;
3. I have this day served a copy of the foregoing **OBJECTION TO MOTION, OBJECTION TO MOTION FOR ADEQUATE PROTECTION (IF APPLICABLE) AND REQUEST FOR A PRELIMINARY HEARING** on the parties listed below by either filing the attached document for service through the Electronic Case Management System (CM/ECF) or where appropriate by placing the same in an envelope, first-class mail, postage prepaid, addressed to each person or entity as indicated below:

James Nile Wilson, Jr.
Cynthia Ivester Wilson
142 Reep Rd.
Kings Mountain, NC 28086

And via the Court's Electronic Case Filing System to:

Kristin Decker Ogburn
Horack, Talley, Pharr & Lowndes
301 S. College St., Suite 2600
Charlotte, NC 28202-6038

John Bramlett
Bankruptcy Administrator
402 W. Trade Street, Suite 200
Charlotte NC 28202-1669

4. To the best of my knowledge, information and belief, the parties in interest in this case are not infants or incompetent persons; and
5. Service as outlined herein was made within the United States of America.

Dated this the _____ day of September 2008

William S. Gardner
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